

CU Rewards® Program Rules

Every dollar in qualifying purchases, net of returns, "Participant" charges to their credit card account eligible in this Rewards Program ("Program") earns Participant one Point ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement.

Points can be used to order the awards described in the current brochure or the Program web site. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Accounts must be open and in good standing (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. The Participant will be notified of the additional cost. Shipments cannot be made to a post office box or outside the United States. For more details on merchandise shipment limitations, please refer to the merchandise section on the CURewards web site. No international shipments are permitted. A street address and home phone number are required to accept an order.

A product, which is received damaged or defective, may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Points have no cash value. Points in this Program cannot be exchanged for cash, cannot be combined with cash to obtain awards, cannot be earned from or transferred to or combined with any other credit card account's points for redemption.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account billing statement. The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event Participant redeems unearned Points.

Points may be forfeited due to Rules violations.

This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

The Participant's use of their credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate or modify the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate points or claim awards can be terminated or modified with or without prior notice. The redemption value of Points already accumulated, may be changed at any time without notice and without restriction or penalty.

All travel awards are non-refundable and subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. Certificates and tickets issued for airline travel must be issued in the name of the redeeming credit card account holder or a member of their immediate family.

The Program is not responsible for the performance of the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

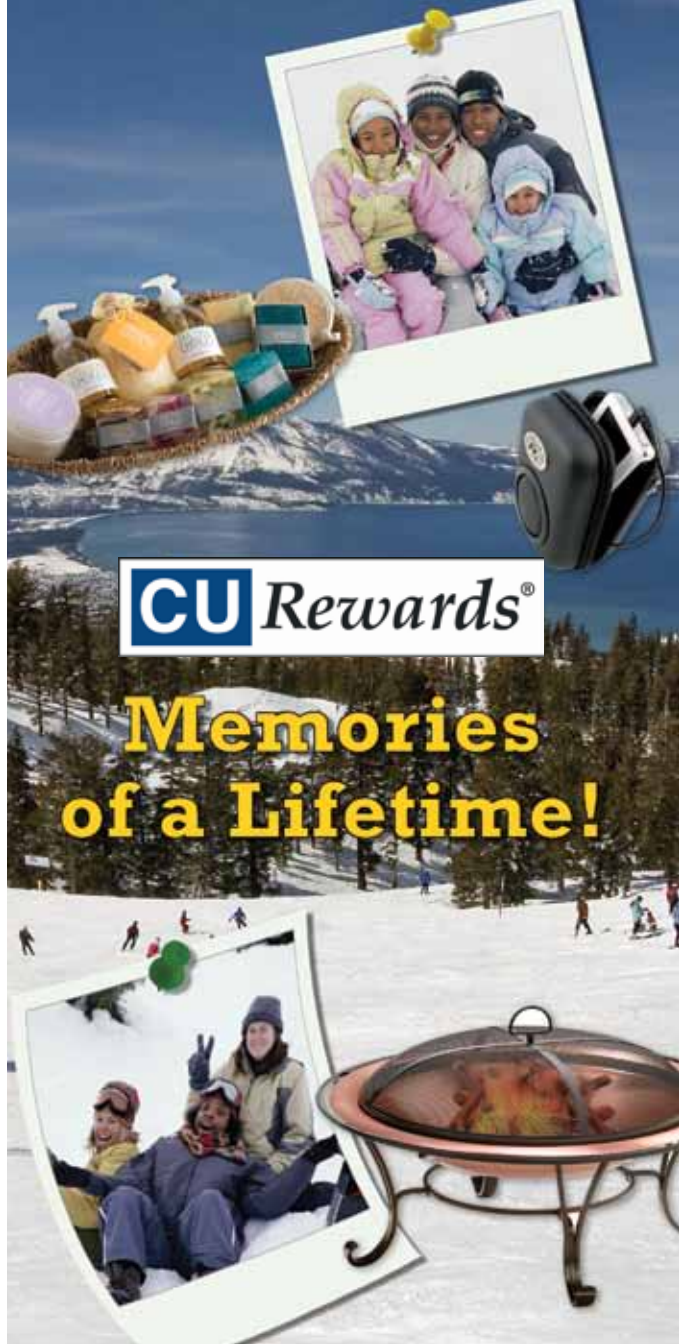
Airline tickets are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.

Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.

Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

Some sponsoring credit unions of CURewards may choose to add local additional rules and Program opportunities. Please inquire with your sponsoring credit union to see if such rules are applicable to your participation in the Program.

To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards web site or contact your sponsoring credit union. These terms and conditions combined with the General Program Rules and Conditions (available at the CURewards web site), and any local rules published by your sponsoring credit union, constitute the full set of Program Rules.



CU Rewards®

Memories of a Lifetime!

M-100783

Visa® Platinum Business Credit Card Rewards Program

No restrictions on airline tickets — flying will be easier with exciting travel options for your rewards points.

- No 21-day advance notice
- No Saturday night stay requirements
- No blackout dates

Point ranges — options to redeem your points for airfare and travel experience.

Ticket Price	Points
\$000.00 - \$200.00	20,000
\$200.01 - \$300.00	30,000
\$300.01 - \$400.00	40,000
\$400.01 - \$500.00	50,000
\$500.01 and greater	ticket price x 110 pts*

**For example:
\$550 ticket x 110 = 60,500 points.*

Flexible options — you'll be able to get credit toward the cost of a ticket when you have at least 35,000 points. For example, your travel requires a \$450 ticket and you have 38,000 points. You can redeem 35,000 points and get \$325 credit towards the ticket cost. You then pay the difference with your Lake Trust Credit Union Credit Card plus you'll earn double points for that purchase.

Ticket Credit Amount	Points
\$325	35,000
\$525	55,000
\$750	78,000

Did you know —

- You have access to over 3,000 name brand merchandise choices from high-end electronics to quality housewares, plus gift cards from major retail outlets and restaurants.
- You can use your points towards cruises, car rentals, and hotels.
- Points are earned on purchases. For every \$1.00 purchased, you get one bonus point.
- When making your travel arrangements at 800.900.6160 or CUREwards.com, use your Lake Trust Credit Union Credit Card and you'll earn double points.

Important Contact Information —

- To view your current reward points, visit CUREwards.com
- General Customer Service Questions, call 800.621.4112
- Redeem Points for Travel, call 800.900.6160 or visit CUREwards.com
- Redeem Points for Merchandise or Gift Certificates, call 800.634.6318 or visit CUREwards.com

Points will accrue over a rolling three-year period, and will expire on a first-in, first-out basis annually (i.e., points earned in calendar year 1 will expire as of the last business day of calendar year 3). If you are over-limit or past due at statement closing cycle, you'll not receive points for the month. If your account is closed for any reason, all points will be forfeited.